

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 20–10265–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cynthia B Palmer
7 Traci Lane
Piscataway, NJ 08854

Social Security No.:

xxx–xx–0403

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 3/3/20
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: January 22, 2020

JAN: gan

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 2

United States Bankruptcy Court
District of New JerseyIn re:
Cynthia B Palmer
DebtorCase No. 20-10265-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 132Page 1 of 1
Total Noticed: 11

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db +Cynthia B Palmer, 7 Traci Lane, Piscataway, NJ 08854-5422
 518653571 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 518653572 +Atlantic Federal Cred, 37 Market St, Kenilworth, NJ 07033-1761
 518653573 +Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 518653576 +Manufacturers & Traders Trust Com/M&T Ba, C/O KML Law Group, PC,
 216 Haddon Avenue Suite 406, Westmond, NJ 08108-2812
 518653577 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, PO Box 245, Trenton, NJ 08695)
 518653579 +TD/Target National Bank, 3901 West 53rd St, Sioux Falls, SD 57106-4221

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2020 01:04:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2020 01:04:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518653570 +E-mail/Text: ally@ebn.phinsolutions.com Jan 23 2020 01:02:51 Ally Financial,
 Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
 518653575 E-mail/Text: cio.bncmail@irs.gov Jan 23 2020 01:03:18 IRS, PO Box 7346,
 Philadelphia, PA 19101-7346

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518653574* +Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 518653578* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, PO Box 245, Trenton, NJ 08695)
 TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Denise E. Carlson on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN
 ASM&T BANK SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK, FSB dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Robert C. Nisenon on behalf of Debtor Cynthia B Palmer r.nisenon@rcn-law.com,
 doreen@rcn-law.com/g2729@notify.cincompass.com/nisenonrr70983@notify.bestcase.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4